

UBB INTEREST RATES TARIFF FOR ACCOUNTS OF INDIVIDUALS

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Term deposit		min. 2000
12 months	0.00%	
Available Funds Deposit without	automatic	min. 3000
renewal		mm. 3000
Opened via U-Online / UBB mobile		max. 199 999.9
12 months	0.00%	
* The interest is accrued daily and paid on account of the client.		
* Upon early termination of the agreement deposit, the Bank shall not owe interest.	i on the part of the depositor up to the	3-rd monin of opening the
* Upon early termination of the agreement deposit, the Bank will pay the interest due u		
Deposit Invest		min. 3000
12 months	0.25%	
* Deposit Invest is opened only together with part/ deposit part is 30%/70%. * In case of agriv termination of the deposit		ds and the ratio of investment rent account in the respective
In case of early remaind for the deposit	agreement, interest is doe as on a con	
currency.		welve-month term deposit.
currency. * In case of automatic renewal, it is renewe		welve-month term deposit. min. 50
currency. * In case of automatic renewal, it is renewe Open deposit Frequency of payment of the interes	d under the conditions of a standard to	
currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months	d under the conditions of a standard to st 0.00%	
currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months 3 months	d under the conditions of a standard to st 0.00% 0.00%	
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currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the interes 3 months 6 months	d under the conditions of a standard to st 0.00% 0.00% 0.00% 0.00% st 0.05% 0.10%	min. 50
currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the interes 3 months 6 months	d under the conditions of a standard to st 0.00% 0.00% 0.00% 0.00% st 0.05%	min. 50
currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the interes 3 months 6 months 12 months 12 months	d under the conditions of a standard to st 0.00% 0.00% 0.00% 0.00% st 0.05% 0.10%	min. 50
currency. * In case of automatic renewal, it is renewer Open deposit Frequency of payment of the interes 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the interes 3 months 6 months 12 months 12 months *Privilege" Account	d under the conditions of a standard to st 0.00% 0.00% 0.00% 0.00% st 0.05% 0.10% 0.15%	min. 50
Open deposit Frequency of payment of the interest 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the interest 3 months 6 months 12 months 6 months 12 months 12 months 12 months Child Open deposit Frequency of payment of the interest 3 months 6 months 12 months 12 months Frequency of payment of the interest 3 months 6 months 12 months Frequency of payment of the interest 3 months 6 months 12 months Standard Current Account	d under the conditions of a standard to st 0.00% 0.00% 0.00% 0.00% st 0.05% 0.10% 0.15% 0.00%	min. 50

<u>II. EUR</u>

Time deposit		min. 1000
12 months	0.00%	
Available Funds Deposit witho	out automatic	min. 1500
renewal		
Opened via U-Online / UBB mob	ile	max. 99 999.99
12 months	0.00%	
* The interest is accrued daily and paid account of the client.	d on monthly basis since the date of opening th	ne deposit to a current
* Upon early termination of the agreen deposit, the Bank shall not owe interest.	ment on the part of the depositor up to the 3-rc	d month of opening the
* Upon early termination of the agreen	nent on the part of the depositor after the 3-rd ue until that moment, less the interest for a one	
Deposit Invest		min. 1500
12 months	0.25%	
	r with an investment in UBB Expertease Funds a	nd the ratio of investment
part/ deposit part is 30%/70%.	posit agreement, interest is due as on a current	
part/ deposit part is 30%/70%. * In case of early termination of the dep currency.	posit agreement, interest is due as on a current	account in the respective
part/ deposit part is 30%/70%. * In case of early termination of the dep currency.		account in the respective
part/ deposit part is 30%/70%. * In case of early termination of the dep currency.	posit agreement, interest is due as on a current	account in the respective
part/ deposit part is 30%/70%. * In case of early termination of the dep currency. * In case of automatic renewal, it is rene	posit agreement, interest is due as on a current ewed under the conditions of a standard twelv	account in the respective re-month term deposit.
part/ deposit part is 30%/70%. * In case of early termination of the dep currency. * In case of automatic renewal, it is rene Open deposit	posit agreement, interest is due as on a current ewed under the conditions of a standard twelv	account in the respective re-month term deposit.
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part/ deposit part is 30%/70%. * In case of early termination of the deposit in case of automatic renewal, it is renewal, Open deposit Frequency of payment of the inte 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the inte	erest erest	account in the respective re-month term deposit. min.50
part/ deposit part is 30%/70%. * In case of early termination of the deposit currency. * In case of automatic renewal, it is rene Open deposit Frequency of payment of the inte 1 months 3 months 6 months 12 months Child Open deposit Frequency of payment of the inte 3 months	erest 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	account in the respective re-month term deposit. min.50
part/ deposit part is 30%/70%. * In case of early termination of the deposit currency. * In case of automatic renewal, it is rene Open deposit Frequency of payment of the inte 1 months 3 months 12 months Child Open deposit Frequency of payment of the inte 3 months 6 months 6 months	erest 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	account in the respective re-month term deposit. min.50

III : USD		
Time deposit		min. 1000
12 months	0.00%	
Available Funds Deposit without		
automatic renewal		min. 1500
Opened via U-Online / UBB mobile		max. 99 999.99
12 months	0.00%	
 * The interest is accrued daily and paid on monthly baccount of the client. * Upon early termination of the agreement on the padeposit, the Bank shall not owe interest. 		
* Upon early termination of the agreement on the po deposit, the Bank will pay the interest due until that m		
Open deposit		min.50
Frequency of payment of the interest		
1 months	0.00%	
3 months	0.00%	
6 months	0.00%	
12 months	0.00%	
Child Open deposit		min.50
Frequency of payment of the interest		
3 months	0.01%	
6 months	0.03%	
12 months	0.10%	
"Activity" Account	0.00%	
Standard Current Account	0.01%	min. 50

IV. Interest calculation basis

The bank accrues interest on time deposits, current and saving accounts in currency units in the currency of the deposit /account on the following basis:

For current accounts of individual clients	365/365 (366/366)/ 360 interest days per year and 30 interest days per month **
Saving accounts	365/365 (366/366)/ 360 interest days per year and 30 interest days per month**
For time deposits with a period up to 3 months*	365 interest accrual days per annum and 30 interest accrual days per month
For time deposits with a period over 3 months *- respectively:	6 months – 183 days 9 months - 273 days 12 months - 365 days 18 months - 548 days 24 months - 730 days 36 months -1095 days
	and the year shall be treated as comprising of 365 days, unless the Interest Rates Tariff states otherwise
For loan accounts	360/360
For current account	365/365 (366/366)

* The day of closing a time deposit shall not be an interest accrual day.

* The day of closing a time deposit shall not be an interest accrual day.

** Note: It is available for individual clients who at the date of entry into force of this Tariff were customers of "KBC Bank Bulgaria" EAD. The interest is calculated based on 360 interest days per year and 30 interest days per month for accounts and deposits in BGN, and other type of currency, and 365/365 days per annum for accounts and deposits in GBP.

V. Interest accrual period

For current accounts - on annual basis or upon closing the account** For time deposits - as per agreed contract For saving accounts - on annual, on periodically basis or upon closing For loan accounts - as per agreed contract

*Interest upon termination of standard time deposits ahead of term – The bank shall pay interest at a rate, equaling the interest rate on a current account in the respective currency, according to the effective from the moment of termination UBB AD Interest Rates Tariff for Accounts of Individuals, for the actual number of days of the deposit. *Current accounts opened in currency other than BGN, EUR and USD shall bear an interest rate equal to 0.00%. * This tariff is valid since 07.10.2024.

VI. Discontinued products

Attachment 1 – Discontinued producct in UBB AD, opened up to 07.10.2024